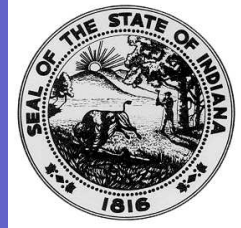


# KEY BENEFIT ADMINISTRATORS



## State of Indiana Retiree Plan



**P. O. Box 55210**

**8330 Allison Pointe Trail**

**Indianapolis, IN 46250**

**Telephone: 317.284.7150 or Toll-Free: 800.558.5553**

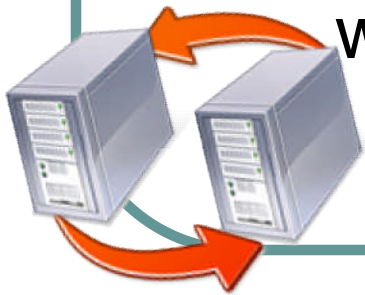
**Fax: 317.284.7269 or Toll-Free: 866.241.1488**

**[Flexpro@Keybenefit.com](mailto:Flexpro@Keybenefit.com)**

# The Process



- State of Indiana Budget Agency notifies Key Benefit Administrators of upcoming retirees.
- The State has 60 days after retirement to send the information to KBA.
- Once the retiree is loaded into the KBA system, a Welcome Packet is generated within 3 business days and mailed to the retiree's home address.



# Welcome Packet from KBA



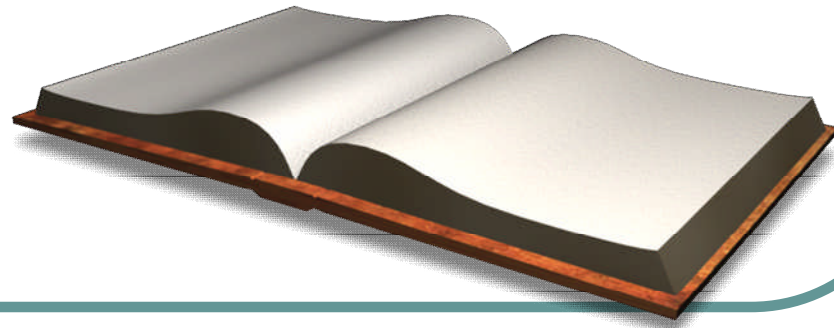
- Consists of –
  - Congratulations Letter to Retiree
  - Frequently Asked Questions
  - Claim Form
  - Retiree Registration Form
  - Medicare Supplement Information



# Definitions



- In self-funded or self-insured health plans, the employer assumes the financial risk of covering its employees, paying medical claims from its own resources.
  - These plans are not eligible for the HRA Fund.
  - State's current plans are self-funded.
- A health plan is fully-insured if it is purchased from an insurance company or other underwriter that assumes full risk for medical expenses.
  - These plans are eligible for the HRA Fund.



# Approved Substantiation to Send with Claims



## **Claim Form signed by Retiree**

- Send in with each reimbursement request.

## **Plus, KBA will need:**



## **If Retired, and have Medicare A, B or D**

- Send in the annual letter received from Social Security Administration which indicates the payments being taken from your monthly check.

## Approved Substantiation to Send with Claims, continued



### **If 65 or older and have a Supplemental Policy**

- Send a copy of the summary page indicating the cost and type of coverage (dental, vision, etc.)

### **If retired and not eligible yet for Medicare**



- Send a copy of fully-insured summary page indicating the monthly cost and type of coverage.

## Approved Substantiation to Send with Claims, continued



### **If Still Working at Another Employer:**

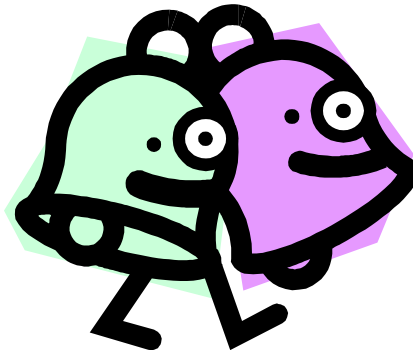
- Have employer provide a statement indicating the group insurance plan is fully-insured and the premiums are not paid with pre-tax dollars.
- Each month send a copy of the paycheck stub for the month a reimbursement is requested.





## If Retiree Has a Spouse Still Working

- State is currently investigating the applicability for use of HRA funds to pay for the dollar-difference between employee-single coverage and the employee+spouse coverage.





# Eligible Proof-of-Payment



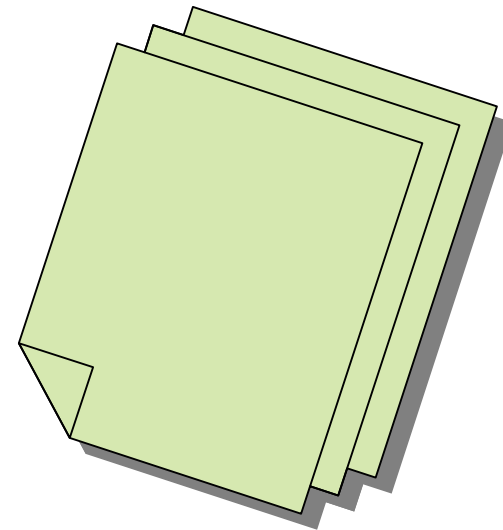
- Retiree should also be prepared to send in one of the following with the Claim Form:
  - Cancelled Check
  - Bank Statement
  - Credit Card Statement
  - Receipt for Cash Tendered for Payment
  - Statement from Insurance Carrier showing proof of payment

# In Summary – What to Send?



Each month a claim is requested, the Retiree should provide:

- Signed Claim Form
- Proof of Insurance
- Proof of Payment



# Status Change



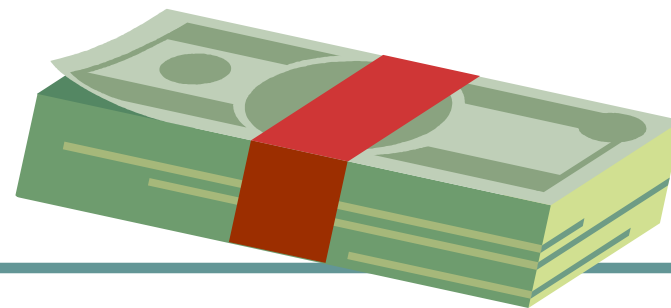
- Monthly claims submission assures KBA and the State that the retiree or eligible dependent(s) are not deceased.
- In the event of death of retiree, KBA will need to be contacted by surviving spouse or dependents to continue the HRA on their behalf.



# Eligible Services & Payments



- Services and payments must be incurred before they are eligible to be reimbursed.
- Can only reimburse current month-to-month, or for past months' expenses.



# Who to Contact at the State?



## **For Service Years & Retirement Information:**

### **PERF**

143 West Market Street  
Indianapolis, IN 46204

**Telephone:** 317.233.4162 or Toll-Free: 888.526.1687

## **State Budget Agency:**

Informational Website:



<http://www.in.gov/sba/rmbap/>



# Who to Contact for Claims?



## **For Claims Processing:**

Key Benefit Administrators  
P. O. Box 55210  
8330 Allison Pointe Trail  
Indianapolis, IN 46250



**Telephone:** 317.284.7150 or Toll-Free: 800.558.5553

**Fax:** 317.284.7269 or Toll-Free: 866.241.1488

**E-Mail:** [Flexpro@Keybenefit.com](mailto:Flexpro@Keybenefit.com)

# Who to Contact?



## **For Service Years & Retirement Information:**

### **PERF**

143 West Market Street  
Indianapolis, IN 46204

**Telephone:** 317.233.4162  
or Toll-Free: 888.526.1687

## **State Budget Agency:**

Informational Website:



<http://www.in.gov/sba/rmbap/>



## **For Claims Processing:**

Key Benefit Administrators  
P. O. Box 55210  
8330 Allison Pointe Trail  
Indianapolis, IN 46250

**Telephone:** 317.284.7150  
or Toll-Free: 800.558.5553

**Fax:** 317.284.7269  
or Toll-Free: 866.241.1488

**E-Mail:**  
Flexpro@Keybenefit.com